

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: BRADLEY A. RILEY	§	Case No. 1:20-bk-01732
STEPHAINE M. RILEY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/03/2020.
- 2) The plan was confirmed on 09/23/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/02/2022.
- 5) The case was dismissed on 04/13/2022.
- 6) Number of months from filing or conversion to last payment: 18.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 8,276.87	
Less amount refunded to debtor(s)	\$ 4,277.09	
NET RECEIPTS		\$ 3,999.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,310.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 689.78	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,999.78
Attorney fees paid and disclosed by debtor(s):	\$ 690.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DOUGLAS R ROEDER, ESQUIRE	Lgl	0.00	NA	NA	3,310.00	0.00
FAY SERVICING, LLC	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	703.00	363.18	363.18	0.00	0.00
ASCENDIUM EDUCATION	Uns	22,377.00	22,475.94	22,475.94	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	957.00	957.48	957.48	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	634.00	634.08	634.08	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	511.00	511.66	511.66	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	900.00	784.27	784.27	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	237.95	237.95	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	701.00	700.61	700.61	0.00	0.00
TEA OLIVE, LLC	Uns	768.00	768.27	768.27	0.00	0.00
SPRINT	Uns	2,197.00	2,197.18	2,197.18	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,100.23	1,100.23	1,100.23	0.00	0.00
CHAPTER HOLDINGS	Uns	195.00	195.00	195.00	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	227.00	NA	NA	0.00	0.00
FAY SERVICING, LLC	Sec	127,191.92	134,415.12	24,806.34	0.00	0.00
CAPITAL ONE BANK USA, NA	Sec	2,097.95	NA	NA	0.00	0.00
CREDIT CORP SOLUTIONS, INC	Sec	1,538.35	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND FUNDING C/O HAYT	Sec	1,100.23	NA	NA	0.00	0.00
RUTH NEIDERER - TAX COLLECTOR	Sec	0.00	NA	NA	0.00	0.00
ARS	Uns	321.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	258.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, NA	Uns	2,155.00	NA	NA	0.00	0.00
EOS CCA	Uns	897.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	1,832.00	NA	NA	0.00	0.00
THE BANK OF MISSOURI - TOTAL	Uns	160.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 24,806.34	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 24,806.34	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 30,925.85	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,999.78	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 3,999.78

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/13/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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